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United States Bankruptcy Court
Northern District of Illinois Eastern Division

Vo	luni	tarv	Peti	tion

Name of Debtor (if	f individual, er	nter Last, First, I	Middle):			Name o	f Joint Debtor (S	pouse) (Last, F	irst, Middle)			
	Palm	atier, J	ames F	Robert			Palmatier, Betty					
All Other Names u and trade names):	sed by the Do	ebtor in the last	8 years (inclu	de married, ma	aiden		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
ast four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN if more than one, state all) * ***-**-5246					Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-2088							
Street Address of	Debtor (No. 8	& Street, City, an	id State):			Street A	Address of Joint	Debtor (No. & S	Street, City, and	State):		
222 Magne	olia Driv	ve				222	Magnolia	Drive				
North Aur	ora IL				60542		th Aurora				60542	
County of Residen	nce or of the F	Principal Place o	f Business:			County	of Residence or	of the Principal	Place of Busine	ess:		
		KA	NE						KANE			
Mailing Address of Debtor (if different from street address)				Mailing	Address of Joint	Debtor (if differ	rent from street a	address):				
Location of Princip	Location of Principal Assets of Business Debtor (if different from street address above):											
(C	tor (Form of C			Nature of Bu (Check one l	oox.)		Chapter of Bank	ruptcy Code U	Inder Which the	Petition is F	iled (Check one box)	
	(includes Joi it D on page 2 c	,		Care Busines Asset Real Es			napter 9		Chapter 1		•	
☐ Corporation (includes LLC & LLP) defined in 11 U.S.C §101 (51B)				☐ Ct	☐ Chapter 9 of a Foreign Main Proceeding ☐ Chapter 11							
☐ Partnersh	ip		Railro			. –	napter 12 napter 13		☐ Chapter 1	5 Petition for gn Nonmain	•	
Other (If o	debtor is not d	one of the	☐ Comm	odity Broker		Ci	іарієї 13	Moturo				
above en	tities, check t	his box	☐ Cleari	ng Bank				Nature	of Debts (Check			
and state	type of entity	delow.)	Other	T F	F414.		■ Debts are primarily consumer debts, defined in 11 U.S.C. Debts are primarily business debts.					
			(Tax-Exempt Check box, if ap		§ 1	§ 101(8) as "incurred by an					
			_	r is a tax-exem zation under T			individual primarily for a personal, family, or household					
			United	States Code			rpose."					
			•	ue Code).				CI	napter 11 Debto	rs		
■ ET E	.1 1	Filing Fee (C	heck one box)			Check o					4/545)	
Filing Fee atta	cnea					-	□ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)					
Filing Fee to b						Check if		ian basiness ac	bior as acimica i	11 11 0.0.0.	3 101(010)	
•		ourt's considerat installments. Ru							t liquidated debt	s (excluding o	lebts owed to	
□ Filing Foo way	vior requested	l (applicable to c	hantor 7 indi	riduala anlu). N	luot		insiders or _affliates) are less than \$2,190,000. Check all applicable boxes:					
☐ Filing Fee way attach signed		r the court's con					plan is being file					
						1 1			icited prepetition 11 U.S.C. § 112		more classes	
Statistical/Admin	istrative Info	rmation								This sna	ce is for court use only	
■ Debtor estima	ites that, after	s will be available any exempt pro- ion to unsecured	perty is exclu			enses paid, the	re will be no				,	
Estimated Number of	_	П	П									
1-	50-	100-	200-	1,000-	5,001-	10,001	25,001	50,001	Over			
49 Estimated Assets	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000			
□ \$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More than			
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion			
Estimated Liabilities	· 🗆											
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion			
,		,	million	million	million	million	million					

B1 (Official Form 1) (1/08) Document	Page 2 of 39	7.00 Best Main
Voluntary Petition	Name of Debtor(s)	
This page must be completed and filed in every case)		, James Robert
	Betty	y Palmatier
All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach additional sheet)
Location Where Filed:	Case Number:	Date Filed:
None		
None		
Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one, attach a	dditional sheet)
Name of Debtor:	Case Number:	Date Filed:
None		
District:	Relationship:	Judge:
3		
	ır	
Exhibit A		ibit B
(To be completed if debtor is required to file periodic reports (e.g.,	(To be completed if debtor is an individual I, the attorney for the petitioner named in the fo	al whose debts are primarily consumer debts.)
forms 10K and 10Q) with the Securities and Exchange Commission	have informed the petitioner that [he or she] ma	ay proceed under chapter 7, 11, 12
pursuant to Section 13 or 15 (d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	or 13 of title 11, United States Code, and have	•
1934 and is requesting rener ander oriapter 11.7	each such chapter. I further certify that I have required by 11 USC § 342(b).	delivered to the deptor the notice
_		
Exhibit A is attached and made a part of this petition.	/s/ Jasoi	n A Kara
	Jason A Kara	Dated: 07/16/2009
	Jasuli A Naia	
Exhi	ibit C	
Does the debtor own or have possession of any property that poses or is allege	ed to pose a threat of imminent and identifiable ha	arm to public health or safety?
Yes, and Exhibit C is attached and made a part of this petition.		
■ No.		
Fyh	ibit D	
(To be completed by every individual debtor. If a joint petition is file		arate Exhibit D.)
Exhibit D completed and signed by the debtor is attached and made a part of this p	petition.	
If this is a joint petition:		
Exhibit D also completed and signed by the joint debtor is attached and made a part	rt of this petition.	
Information Regardi	ng the Debtor - Venue	
_	pplicable Box.)	
Debtor has been domiciled or has had a residence, principal pl		•
immediately preceding the date of this petition or for a longer p	art of such 180 days than in any other Dist	rict.
There is a bankruptcy case concerning debtor's affiliate, gener	al partner, or partnership pending in this Di	strict.
Debtor is a debtor in a foreign proceeding and has its principal	place of business or principal assets in the	1 Inited
States in this District, or has no principal place of business or a		
or proceeding [in a federal or state court] in this District, or the		
relief sought in this District.		
Certification by a Debtor Who Reside	es as a Tenant of Residential Pro	pertv
	plicable boxes.)	P
Landlord has a judgment against the debtor for possession of	debtor's residence. (If box checked, comple	ete the
following.) (Name of landlord that obtained judgment)		
(Address of Landlord)		
Debtor claims that under applicable nonbankruptcy law, there a		
permitted to cure the entire monetary default that gave rise to the possession was entered, and	ne judgment for possession, after the judgr	nent for
Debtor has included in this petition the deposit with the court of	any rent that would become due during th	o 30 day
period after the filing of the petition.	any tent that would become due during the	e 30-day
Debtor certifies that he/she has served the Landlord with this c	ertification. (11 U.S.C. § 362(1))	

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Palmatier, James Robert Betty Palmatier

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ James Robert Palmatier

James Robert Palmatier

Dated: 07/16/2009

/s/ Betty Palmatier

Betty Palmatier

Dated: 07/16/2009

Signature of Attorney

/s/ Jason A Kara

Signature of Attorney for Debtor(s)

Jason A Kara

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 07/16/2009

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States

Code. Certified copies of the documents required by 11 U.S.C. § 1515 are

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



In re

James Robert Palmatier and Betty Palmatier, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Dated:	07/16/2009	/s/ James Robert Palmatier James Robert Palmatier	Sign & Date Here
I certify u	nder penalty of perjury that th	e information provided above is true and correct.	
does	The United States trustee or bank not apply in this district.	ruptcy administrator has determined that the credit counseling requirement of 11 U.S.C.	§ 109(h)
	Active military duty in a military c	ombat zone.	
partic	, ,	§ 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, t person, by telephone, or through the Internet.);	0
of rea		 § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incited that the incited responsibilities.); 	apable
by a m	4. I am not required to receive a cred notion for determination by the court.]	it counseling briefing because of: [Check the applicable statement.] [Must be accompani	ed
your b mana the 30	pankruptcy petition and promptly file a gement plan developed through the ac 0-day deadline can be granted only for	e court, you must still obtain the credit counseling briefing within the first 30 days after you certificate from the agency that provided the counseling, together with a copy of any debt gency. Failure to fulfill these requirements may result in dismissal of your case. Any exter cause and is limited to a maximum of 15 days. Your case may also be dismissed if the crankruptcy case without first receiving a credit counseling briefing.	sion of
•	from the time I made my request, and can file my bankruptcy case now. [Must	nunseling services from an approved agency but was unable to obtain the services during I the following exigent circumstances merit a temporary waiver of the credit counseling rec st be accompanied by a motion for determination by the court.] [Summarize exigent circur	quirement
perfo a co	ed States trustee or bankruptcy admini orming a related budget analysis, but I	ling of my bankruptcy case, I received a briefing from a credit counseling agency approve istrator that outlined the opportunties for available credit counseling and assisted me in do not have a certificate from the agency describing the services provided to me. You mucribing the services provided to you and a copy of any debt repayment plan developed the pankruptcy case is filed.	ust file
perfo	ed States trustee or bankruptcy admini orming a related budget analysis, and I	ling of my bankruptcy case, I received a briefing from a credit counseling agency approve strator that outlined the opportunties for available credit counseling and assisted me in I have a certificate from the agency describing the services provided to me. Attach a copy int plan developed through the agency.	•

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In re

James Robert Palmatier and Betty Palmatier, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

<u> </u>	31710/2000	Detty Delmotion	Here
Dated:	07/16/2009	/s/ Betty Palmatier	Sign & Date
I certify u	under penalty of perjury tha	t the information provided above is true and correct.	
does	The United States trustee or b not apply in this district.	ankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C.	§ 109(h)
	Active military duty in a milita	ry combat zone.	
parti	- ·	S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to person, by telephone, or through the Internet.);	0
of re		S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be inc s with respect to financial responsibilities.);	apable
by a	4. I am not required to receive a motion for determination by the cou	credit counseling briefing because of: [Check the applicable statement.] [Must be accompant.]	ied
man the 3	bankruptcy petition and promptly fil agement plan developed through th 30-day deadline can be granted only	to the court, you must still obtain the credit counseling briefing within the first 30 days after you be a certificate from the agency that provided the counseling, together with a copy of any debt be agency. Failure to fulfill these requirements may result in dismissal of your case. Any extery for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the counseling briefing.	nsion of
	ys from the time I made my request, I can file my bankruptcy case now.	it counseling services from an approved agency but was unable to obtain the services during and the following exigent circumstances merit a temporary waiver of the credit counseling re [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstance]	quirement
per a c	ited States trustee or bankruptcy ad rforming a related budget analysis, b	the filing of my bankruptcy case, I received a briefing from a credit counseling agency approve iministrator that outlined the opportunties for available credit counseling and assisted me in but I do not have a certificate from the agency describing the services provided to me. You medescribing the services provided to you and a copy of any debt repayment plan developed the your bankruptcy case is filed.	ust file
per	ited States trustee or bankruptcy ad forming a related budget analysis, a	the filing of my bankruptcy case, I received a briefing from a credit counseling agency approve ministrator that outlined the opportunties for available credit counseling and assisted me in and I have a certificate from the agency describing the services provided to me. Attach a copyrent plan developed through the agency.	·

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Betty Palmatier

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UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Robert Palmatier and Betty Palmatier, Debtors

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED		
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$232,000	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$38,450	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$251,961	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$7,572	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$5,693
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$4,445
TOTALS			\$ 270,450 TOTAL ASSETS	\$ 259,533 TOTAL LIABILITIES	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

James Robert Palmatier and Betty Palmatier, Debtors

Bankruptcy Docket #:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

	If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy
Cod	e (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below
	Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, ar
	not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

\$ 0 \$ 0
\$ 0
\$ 0
\$ 0
\$ 0
\$ 0
\$ 0

Average Income (from Schedule I, Line 16)	\$ 5,692.63
Average Expenses (from Schedule J, Line 18)	\$ 4,445.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 7,987.80

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 29,179.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 7,572.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 36,751.00

In re

James Robert Palmatier and Betty Palmatier, Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
222 Magnolia Drive North Aurora, IL 60542 - (Debtors primary residence)	Fee Simple	J	\$ 232,000	\$ 219,457

Total Market Value of Real Property

(Report also on Summary of Schedules)

\$232,000.00

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In re

James Robert Palmatier and Betty Palmatier, Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	nerty Description and Location		C H H	Debtor's Property Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		checking account with Chase	J	\$	100
		savings account with Chase	J	\$	300
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, TV Stand, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	J	\$	2,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures	J	\$	25
06. Wearing Apparel		, , , , , , ,			
		Necessary wearing apparel.	J	\$	200
07. Furs and jewelry.	Х				
08. Firearms and sports, photographic, and other hobby equipment.	x				
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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Robert Palmatier and Betty Palmatier, Debtors

SCHEDULE B - PERSONAL PROPERTY								
Type of Property	N O N E	Description and Location of Property	C H W	Debtor's Proper Deduc	nt Value of Interest in ty, Without cting Any d Claim or			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.								
		Term Life Insurance - No Cash Surrender Value.	н	\$	0			
		Term Life Insurance - No Cash Surrender Value.	W	\$	0			
10. Annuities. Itemize and name each issuer.	X							
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X							
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars								
		Pension w/ Employer/Former Employer - 100% Exempt.	Н	Un	known			
		Pension w/ Employer/Former Employer - 100% Exempt.	W	\$	3,000			
13. Stocks and interests in incorporated and unincorporated businesses.	X							
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X							
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X							
16. Accounts receivable	X							
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X							
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X							
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X							
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X							
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X							
22. Patents, copyrights and other intellectual property. Give particulars.	X							

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Robert Palmatier and Betty Palmatier, Debtors

SCHEDULE B - PERSONAL PROPERTY							
Type of Property N O N E		Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or			
23. Licenses, franchises and other general intangibles.	X						
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X						
25. Autos, Truck, Trailers and other vehicles and accessories.							
		GMAC - 2008 Saturn Outlook	W	\$ 21,475			
		1946 Ford Hot Rod	J	\$ 5,000			
		Americredit - 2000 Dodge Ram with over 100,000 miles	J	\$ 5,850			
26. Boats, motors and accessories.	X						
27. Aircraft and accessories.	Х						
28. Office equipment, furnishings, and supplies.	X						
29. Machinery, fixtures, equipment, and supplie used in business.	X						
30. Inventory	X						
31. Animals	X						
32. Crops-Growing or Harvested. Give particulars.	X						
33. Farming equipment and implements.	X						
34. Farm supplies, chemicals, and feed.	X						
35. Other personal property of any kind not already listed. Itemize.	X						
		Total (Report also on Summary of Schedules)		\$38,450			

Document Page 12 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

James Robert Palmatier and Betty Palmatier, Debtors

SCHEDULE C - PROPERTY CLAIMED EXEMPT								
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2)	Check if debtor claims a homestead exemption that exceeds \$136,875							
11 U.S.C. § 522(b)(3)								

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
222 Magnolia Drive North Aurora, IL 60542 - (Debtors primary residence)	735 ILCS 5/12-901	\$ 30,000	\$ 232,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
checking account with Chase	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
savings account with Chase	735 ILCS 5/12-1001(b)	\$ 300	\$ 300
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, TV Stand, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 2,500	\$ 2,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 25	\$ 25
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 200	\$ 200
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars			
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	Unknown	Unknown
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 3,000	\$ 3,000
25. Autos, Truck, Trailers and other vehicles and accessories.			
1946 Ford Hot Rod	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 4,800 \$ 200	\$ 5,000

PFG Record # 440597 B6C (Official Form 6C) (12/07) Page 1 of 1

In re

James Robert Palmatier and Betty Palmatier, Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1	Americredit Attn: Bankruptcy Dept. 801 Cherry St Ste 3900 Fort Worth TX 76102 Acct No.: 441601721		J	Dates: 2008-2009 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 5,850 Intention: *Description: Americredit - 2000 Dodge Ram with over 100,000 miles				\$ 8,962	\$ 3,112
2	BAC HOME LNS LP/Ctrywd Attn: Bankruptcy Dept. 450 American St Simi Valley CA 93065 Acct No.: 173816406		J	Dates: 2007-2009 Nature of Lien: Mortgage Market Value: \$ 232,000 Intention: *Description: 222 Magnolia Drive North Aurora, IL 60542 - (Debtors primary residence)				\$ 195,457	\$ 0

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Clerk of the Circ. Ct. - Kane Doc#09 CHK 816 PO Box 112 Geneva IL 60134

Pierce & Associates Attn: Bankruptcy Department 1 N. Dearborn St. #1300 Chicago IL 60602

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In re

James Robert Palmatier and Betty Palmatier, Debtors

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A M	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
3	BAC HOME LNS LP/Ctrywd Attn: Bankruptcy Dept. 450 American St Simi Valley CA 93065 Acct No.: 173816406		J	Dates: 2008-2009 Nature of Lien: Mortgage Arrears Market Value: \$ 232,000 Intention: *Description: 222 Magnolia Drive North Aurora, IL 60542 - (Debtors primary residence)				\$ 24,000	\$ 24,000
4	GMAC Bankruptcy Department 15303 S. 94th Ave. Orland Park IL 60462 Acct No.: 154912504945		w	Dates: 2008 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 21,475 Intention: *Description: GMAC - 2008 Saturn Outlook				\$ 23,542	\$ 2,067

Total \$ 2

\$ 251,961 \$ 29,179

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

PFG Record # 440597 B6D (Official Form 6D) (12/07) Page 2 of 2

In re

James Robert Palmatier and Betty Palmatier, Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPE	S OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
\square	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950 * per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Ш,	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
, L	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re

James Robert Palmatier and Betty Palmatier / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Date Claim Was Incurred and Codebtor Creditor's Name, Mailing Address Including Amount of w Consideration For Claim. **Zip Code and Account Number** Claim If Claim is Subject to Setoff, So State (See Instructions Above) С **AT T Mobility** Dates: 2004-2009 C/O Afni. INC. Reason: Unknown Credit Extension 835 Po Box 3427 Bloomington IL 61702 Acct #: 2007485499

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James Robert Palmatier and Betty Palmatier / Debtors

In re

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor O C & I		Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
2 Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: XXXXX2088		W	Dates: 2007-2008 Reason: Credit Card or Credit Use				\$ 3,212

Clerk of the Circ. Ct. - Kane

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Doc#09SC3810 PO Box 112 Geneva IL 60134

Blitt and Gaines, PC Bankruptcy Department 661 Glenn Ave. Wheeling IL 60090

3	Equifax Attn: Bankruptcy Dept. P.O. Box 740241 Atlanta GA 30374 Acct #: XXXXX5246		Dates: Reason:	2009 Notice Only		\$ 0
4	Experian Attn: Bankruptcy Dept. P.O. Box 2002 Allen TX 75013 Acct #: XXXXX5246		Dates: Reason:	2009 Notice Only		\$ 0
5	GEMB/Lowes Attn: Bankruptcy Dept. Po Box 103065 Roswell GA 30076 Acct #: XXXXX2088	w	Dates: Reason:	2007-2009 Credit Card or Credit Use		\$ 1,501
6	HSBC BANK Attn: Bankruptcy Dept. Po Box 5253 Carol Stream IL 60197 Acct #: XXXXX2088	w	Dates: Reason:	2004-2008 Credit Card or Credit Use		\$ 832

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In re

James Robert Palmatier and Betty Palmatier / Debtors

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above) Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State					Unliquidated	Disputed	Amount of Claim	
7	THD/CBSD Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117 Acct #: XXXXX2088		w	Dates: 2007-2009 Reason: Credit Card or Credit Use				\$ 395	
8	TNB - Target Attn: Bankruptcy Dept. Po Box 673 Minneapolis MN 55440 Acct #: XXXXX2088		w	Dates: 2007-2009 Reason: Credit Card or Credit Use				\$ 797	
9	TransUnion Attn: Bankruptcy Dept. P.O. Box 1000 Chester PA 19022 Acct #: XXXXX5246			Dates: 2009 Reason: Notice Only				\$ 0	

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

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\$7,572.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Robert Palmatier and Betty Palmatier, Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Robert Palmatier and Betty Palmatier, Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	
[c]	

PFG Record # 440597 B6H (Official Form 6H) (12/07) Page 1 of 1

In re

James Robert Palmatier and Betty Palmatier, Debtors

Bankruptcy Docket #:

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF D	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE		
Status: Married	Son, 21 Son, 20			
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT		
Occupation:	Street Department	Installer		
Name of Employer:	Village of N Aurora	Home Depot		
ears Employed	30 years	13 years		
Employer Address:	25 E State St	2455 Paces Ferry Road		
City, State, Zip	North Aurora, IL 60542	Atlanta, GA 30339		

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 4,498.00	\$ 2,914.38
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 4,498.00	\$ 2,914.38
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 856.52	\$ 499.44
b. Insurance	\$ 68.90	\$ 0.00
c. Union Dues	\$ 59.98	\$ 0.00
d. Other (Specify) Pension:	\$ 202.42	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 32.50
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforms, 401K Loan:	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,187.82	\$ 531.94
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 3,310.18	\$ 2,382.44
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
3. Income from real property	\$ 0.00	\$ 0.00
). Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor	\$ 0.00	\$ 0.00
for the debtor's use or that of dependents listed above.		\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 3,310.18	\$ 2,382.44
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromline 15;	\$ 5,692	62
there is only one debtor repeat total reported on line 15.)	eport also on Summary of Schedules and if	applicable on Statistical Summary

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED SFATTES BARRETT C COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Record #: 440597

James Robert Palmatier and Betty Palmatier, Debtors

Bankruptcy Docket #:

SCHEDULE J - CURRE	NT EXPENSES O	F INDIVIDUAL	DEBTOR(S)	
Complete this schedule by estimating the average monthly payments made bi-weekly, quarterly, semi-annually, or annually	- 'E'	e debtor's family at time c	ase filed. Prorate any	
Check box if joint petition is filed & debtor's spouse maintains a	a separate household. Complete	a separate schedule of exp	enditures labeled "Spouse	e".
 Rent or home mortgage payment (include lot ren 	ted for mobile home)		·	¢ 1 764 00
a. Real Estate taxes included? [] Yes [x]		surance included?	[] Yes [x] No	\$ 1,764.00
Utilities: a. Electricity and Heating Fuel	b. 1 toperty in	sarance molace:	[] les [x] No	\$ 422.00
b. Water, Sewer, Garbage				\$ 130.00
c. Cellphone, Internet				\$ 90.00
d. Other Home Phone and Cable	e Television			\$ 90.00
Home Maintenance (repairs and upkeep)				\$ 50.00
Food				\$ 500.00
Clothing				\$ 80.00
Laundry and Dry Cleaning				\$ 50.00
Medical and Dental Expenses				\$ 100.00
Transportation (not including car payments)	Gas, Tolls/Parking, Fe	oelliconese Ponais	· Rue/Train	\$ 604.00
Recreation, Clubs and Entertainment, Newspape		res/Licenses, Nepan	, Dus/ITalli	\$ 100.00
. Charitable Contributions	ore, magazines, etc.			\$ -
. Insurance (not deducted from wages or included	in home mortgage paym	ents)		\$ -
a. Homeowner's or Renter's				<u>.</u>
b. Life				\$ -
c. Health				\$-
d. Auto				\$ 205.00
e. Other				\$ -
Taxes (not deducted from wages or included in h		s)		•
(Specify) Federal or State Tax Repayments	s, Real Estate Taxes			<u>\$ -</u>
3. Installment Payments: (In Chapter 11, 12, and 13	3 cases, do not list paym	ents to be included in	plan)	\$-
a. Auto				\$ -
b. Reaffirmation Paymentsc. Other	\$-			φ - \$-
 Alimony, maintenance and support paid to others 				\$-
5. Payments for support of additional dependents n				\$-
 Regular expenses from operation of business, pr 	• .	detailed statement)		\$ -
	·	·	Pet	Ψ-
 Other: Haircuts, Hygiene, Newspaper/Mag Eyecare, Meds Postage/Bank 		Babysitting	Care:	
\$175.00 \$35.00	\$0.00	\$ -	\$ -	\$210.00
B. AVERAGE MONTHLY EXPENSES (Total lines 1-17 the Stastical of Summary of Certain Liabilities and Related D		chedules and if applicable	, on	\$ 4,445.00
Describe any increase/decrease in expenditures None	anticipated to occur with	in the year following	the filing this docum	nent:
). STATEMENT OF MONTHLY NET INCOME	a. Average monthly	income from Line 15	of Schedule I	\$ 5,692.62
	-	expenses from Line		\$ 4,445.00
	c. Monthly net incon	=		\$ 1,247.63
	5. 11151111 115 1166 1116611	(4		÷ .,=

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Robert Palmatier and Betty Palmatier, Debtors

Bankruptcy Docket #:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	07/16/2009	/s/ James Robert Palmatier	X Date & Sign
		James Robert Palmatier	
Dated:	07/16/2009	/s/ Betty Palmatier	X Date & Sign
		Betty Palmatier	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Robert Palmatier and Betty Palmatier, Debtors

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filling of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
2009: \$30,441	employment
2008: \$60,000	
2007: \$59,000	
Spouse	
Орошоо	
AMOUNT	SOURCE

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In re

James Robert Palmatier and Betty Palmatier, Debtors

	STATEMENT OF FINA	INCIAL AFFAIRS	
Paguag			
Spouse			
AMOUNT	SOURCE		
2009: \$17,487 2008: \$25,000 2007: \$25,000	employment		
02. INCOME OTHER THAN FROM EN	IPLOYMENT OR OPERATION OF BUSINE	ESS:	
the two years immediately preceding th	y the debtor other than from employment, to e commencement of this case. Give partico ng under chapter 12 or chapter 13 must sta ed and a joint petition is not filed.)	ulars. If a joint petition is filed, state inco	me for each
AMOUNT	SOURCE		
Spouse AMOUNT	SOURCE		
03. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, and c			
services, and other debts to any creditor value of all property that constitutes or that were made to a creditor on account an approved nonprofit budgeting and co	b) WITH PRIMARILY CONSUMER DEBTS: or made within 90 days immediately procee is affected by such transfer is not less than t of a domestic support obligation or as par reditor counseling agency. (Married debtor lether or not a joint petition is filed, unless the	ding the commencement of this case if the \$600.00. Indicate with an asterisk (*) at the first an alternative repayment schedule is filing under chapter 12 or chapter 13 r	hthe aggregate ny payments under a plan by nust include
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
G M A C 15303 S 94Th Ave Orland Park IL 60462	Monthly	\$ 1,125	\$ 22,417
BAC HOME LNS LP/Ctrywd 450 American St	Monthly	\$ 5,292	\$ 190,165

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In re

James Robert Palmatier and Betty Palmatier, Debtors

	STATEMENT OF FI	NANCIAL AFFAIRS	
03. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, and	с.		
services, and other debts to any credit value of all property that constitutes or that were made to a creditor on accour an approved nonprofit budgeting and of	or made within 90 days immediately pro- is affected by such transfer is not less nt of a domestic support obligation or a creditor counseling agency. (Married de	BTS: List all payments on loans, installment proceeding the commencement of this case if the than \$600.00. Indicate with an asterisk (*) are spart of an alternative repayment schedule upotors filing under chapter 12 or chapter 13 mess the spouses are separated and a joint pet	ne aggregate ny payments nder a plan by ust include
Name and Address	Dates of	Amount	Amount
of Creditor	Payments	Paid	Still Owing
Americredit 801 Cherry St Ste 3900 Fort Worth TX 76102	Monthly	\$ 915	\$ 8,047
Name and Address of Creditor	Dates of Payment/Transfers	Amount Paid or Value of Transfers In the commencement of this case to or for the commencement of the com	Amount Still Owing
creditors who are or were insiders. (M		r chapter 13 must include payments be either	
Name & Address of Creditor & Relationship to Debtor	Dates of Payments	Amount Paid or Value of Transfers	Amount Still Owing
04. SUITS AND ADMINISTRATIVE PR	ROCEEDINGS, EXECUTIONS, GARNI	SHMENTS AND ATTACHMENTS:	
this bankruptcy case. (Married debtors	•	party within 1 (one) year immediately precedir must include information concerning either or i joint petition is not filed.)	0
CAPTION OF	NATURE	COURT	STATUS
SUIT AND	OF	OF AGENCY	OF
	PROCEEDING	AND LOCATION	
CASE NUMBER	I NOOLLDING	AND LOCATION	DISPOSITION

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Robert Palmatier and Betty Palmatier, Debtors

STATEMENT OF FINANCIAL AFFAIRS

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF NATURE COURT STATUS
SUIT AND OF OF AGENCY OF
CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

Capital One v. Betty Palmatier 09SC3810 **Breach of Contract**

Kane County

Pending

NONE

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Date of Seizure Description and Value of Property

NONE

Х

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Date Terms of
Address of of Assignment or
Assignee Assignment Settlement

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Robert Palmatier and Betty Palmatier, Debtors

STATEMENT OF FINANCIAL AFFAIRS

NONE

Χ

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and
AddressName & LocationDateDescriptionAddressof Court Caseofand Value ofof CustodianTitle & NumberOrderProperty

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of PersonRelationshipDateDescriptionorto Debtor,ofand ValueOrganizationIf AnyGiftof Gift

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Date
Value if Loss Was Covered in Whole or in of
Of Property Part by Insurance, Give Particulars Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name andDate of Payment,Amount of Money orAddressName of Payer ifDescription andof PayeeOther Than DebtorValue of Property

Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603 Payment/Value: 3,500.00 \$1,775 paid prior to filing, balance paid through the plan

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Robert Palmatier and Betty Palmatier, Debtors

STATEMENT OF FINANCIAL AFFAIRS

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor

2009

Amount of Money or description and Value of Property

\$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

X

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

Date

Describe Property
Transferred and
Value Received

NONE

X

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device Date(s) of Transfer(s) Amount and Date of Sale or Closing

NONE

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and
Date of Sale or
Closing

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In re

James Robert Palmatier and Betty Palmatier, Debtors

12. SAFE DEPOSIT BOXES:			
immediately preceding the comme	or depository in which the debtor has or had second comment of this case. (Married debtors filing und uses whether or not a joint petition is filed, unless	er chapter 12 or chapter 13 must includ	e boxes or
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer or Surrender, if Any
13. SETOFFS:			
of this case. (Married debtors filing	or, including a bank, against a debt or deposit of t g under chapter 12 or chapter 13 must include inf he spouses are separated and a joint petition is r	ormation concerning either or both spou	
Name and Address	Date	Amount	
of Creditor	of Setoff	of Setoff	
		of Setoff	
14. LIST ALL PROPERTY HELD		of Setoff	
14. LIST ALL PROPERTY HELD	FOR ANOTHER PERSON:	of Setoff Location	
14. LIST ALL PROPERTY HELD I	FOR ANOTHER PERSON: person that the debtor holds or controls.		
14. LIST ALL PROPERTY HELD I List all property owned by another Name and Address of Owner	FOR ANOTHER PERSON: person that the debtor holds or controls. Description and Value of Property	Location	
14. LIST ALL PROPERTY HELD I List all property owned by another Name and Address of Owner 15. PRIOR ADDRESS OF DEBTO If debtor has moved within three (3)	FOR ANOTHER PERSON: person that the debtor holds or controls. Description and Value of Property	Location of Property ent of this case, list all premises which t	
14. LIST ALL PROPERTY HELD I List all property owned by another Name and Address of Owner 15. PRIOR ADDRESS OF DEBTO	FOR ANOTHER PERSON: person that the debtor holds or controls. Description and Value of Property OR(S):	Location of Property ent of this case, list all premises which t	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Robert Palmatier and Betty Palmatier, Debtors

Site Name

and Address

16. SPOUSES and FORMER SP	OUSES:		
Louisiana, Nevada, New Mexico,	a community property state, commonwealth, or Puerto Rico, Texas, Washington, or Wisconsin) tify the name of the debtor's spouse and of any f	within eight (8) years immediately pr	eceding the
Name			
17. ENVIRONMENTAL INFORM	ATION:		
For the purpose of this question,	the following definitions apply:		
toxic substances, wastes or mate statutes or regulations regulating	federal, state, or local statute or regulation regula- erial into the air, land, soil surface water, ground water cleanup of the these substances, wastes, or the or or property as defined under any Environmenta	water, or other medium, including, bu material.	t not limited to,
-	, but not limited to, disposal sites.	,	
"Hazardous material" means any environmental Law.	thing defined as a hazardous waste, hazardous o	or toxic substances, pollutant, or con-	taminant, etc. under
	of every site for which the debtor has received no blation of an Environmental Law. Indicate the governmental Law.		<u>-</u>
Site Name	Name and Address of Governmental Unit	Date of Notice	Environmental Law
and Address			

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Date

of Notice

Environmental

Law

Name and Address

of Governmental Unit

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In re

James Robert Palmatier and Betty Palmatier, Debtors

17c. List all judicial or administrative proc debtor is or was a party. Indicate the nam number.	-	-	•
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
18 NATURE, LOCATION AND NAME OF	F BUSINESS		
a. If the debtor is an individual, list the na ending dates of all businesses in which the partnership, sole proprietor, or was self-e immediately preceding the commenceme within six (6) years immediately preceding	the debtor was an officer, director, part employed in a trade, profession, or othe ent of this case, or in which the debtor	ner, or managing executive of a corporat er activity either full- or part-time within si	ion, partner in a ix (6) years
If the debtor is a partnership, list the nam ending dates of all businesses in which the (6) years immediately preceding the com	he debtor was a partner or owned 5 pe		
If the debtor is a corporation, list the namending dates of all businesses in which the (6) years immediately preceding the company of the corporation of the corporation of the debtor is a corporation, list the namendate of the debtor is a corporation, list the namendate of the debtor is a corporation, list the namendate of the debtor is a corporation, list the namendate of the debtor is a corporation, list the namendate of the debtor is a corporation, list the namendate of the debtor is a corporation, list the namendate of the debtor is a corporation, list the namendate of the debtor is a corporation, list the namendate of the debtor is a corporation of the debtor is a cor	he debtor was a partner or owned 5 pe		• •
		Nature of	Beginning and

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In re

James Robert Palmatier and Betty Palmatier, Debtors

	STATEMENT OF FI	-
has been, within six years immediate executive, or owner of more than 5 p	ly preceding the commencement of this	ration or partnership and by any individual debtor who is or case, any of the following: an officer, director, managing of a corporation; a partner, other than a limited partner, of a r activity, either full- or part-time.
· ·	ng the commencement of this case. A de	nly if the debtor is or has been in business, as defined above, btor who has not been in business within those six years
19. BOOKS, RECORDS AND FINAL	NCIAL STATEMENTS:	
List all bookkeepers and accountants the keeping of books of account and		receding the filing of this bankruptcy case kept or supervised
Name and Address	Dates Services Rendered	
19b. List all firms or individuals who account and records, or prepared a f . Name		ng the filing of this bankruptcy case have audited the books of Dates Services Rendered
19c. List all firms or individuals who a	at the time of the commencement of this	case were in possession of the books of account and records
of the debtor. If any of the books of a	ccount and records are not available, ex	plain.
Name	Address	
	ditors and other parties, including mercar	ntile and trade agencies, to whom a financial statement was cement of this case.
Name and	Date	

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In re

James Robert Palmatier and Betty Palmatier, Debtors

	STATEMENT OF FIN	ANCIAL AFFAIRS
0. INVENTORIES		
ist the dates of the last two i		person who supervised the taking of each inventory, and
Date	Inventory	Dollar Amount of Inventory
of Inventory	Supervisor	(specify cost, market of other basis)
. List the name and address	of the person having possession of the records of	each of the inventories reported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records	
Name and Address	ip, list nature and percentage of interest of each m Nature of Interest	Percentage of Interest
		merest
•	ation, list all officers & directors of the corporation; and the voting or equity securities of the corporation	and each stockholder who directly or indirectly owns,
•		and each stockholder who directly or indirectly owns,
ontrols, or holds 5% or more Name and Address	e of the voting or equity securities of the corporation	nnd each stockholder who directly or indirectly owns, Nature and Percentage of Stock Ownership
ontrols, or holds 5% or more Name and Address 2. FORMER PARTNERS, 0	e of the voting or equity securities of the corporation Title	nnd each stockholder who directly or indirectly owns, Nature and Percentage of Stock Ownership
ontrols, or holds 5% or more Name and Address 2. FORMER PARTNERS, 0	Title DFFICERS, DIRECTORS AND SHAREHOLDERS	nnd each stockholder who directly or indirectly owns, Nature and Percentage of Stock Ownership
ontrols, or holds 5% or more Name and Address 2. FORMER PARTNERS, 0 the debtor is a partnership, Name	Title DEFICERS, DIRECTORS AND SHAREHOLDERS list the nature and percentage of partnership interesting in the second secon	Ind each stockholder who directly or indirectly owns, Nature and Percentage of Stock Ownership st of each member of the partnership. Date of

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In re

James Robert Palmatier and Betty Palmatier, Debtors

	STATEMENT OF FIN	ANCIAL AFFAIRS			
22b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one (1) year immediately preceding the commencement of this case.					
Name and Address	Title	Date of Termination			
3. WITHDRAWALS FROM A PA	RTNERSHIP OR DISTRIBUTION BY A COPO	PRATION:			
		edited or given to an insider, including compensation in any uisite during one year immediately preceding the			
Name and Address of	Date and	Amount of Money or			
Recipient, Relationship to	Purpose of	Description and value of			
Debtor	Withdrawal	Property			
4. TAX CONSOLIDATION GROU	JP:				
or tax purposes of which the debt		mber of the parent corporation of any consolidated group 6) years immediately preceding the commencement of the			
or tax purposes of which the debt ase.	or has been a member at any time within six (
or tax purposes of which the debt					
r tax purposes of which the debt ase. Name of Parent Corporation	or has been a member at any time within six (Taxpayer				
r tax purposes of which the debt ase. Name of Parent Corporation 5. PENSION FUNDS: the debtor is not an individual, list	Taxpayer Identification Number (EIN)				
or tax purposes of which the debt ase. Name of Parent Corporation 5. PENSION FUNDS:	Taxpayer Identification Number (EIN)	6) years immediately preceding the commencement of the number of any pension fund to which the debtor, as an			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Robert Palmatier and Betty Palmatier, Debtors

	OF FINANCIAL	
SIAIFMENI	()F FINANCIAI	AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 07/16/2009 /s/ James Robert Palmatier X Date & Sign

James Robert Palmatier

Dated: 07/16/2009 /s/ Betty Palmatier X Date & Sign

Betty Palmatier

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Robert Palmatier and Betty Palmatier, Debtors

Bankruptcy Docket #:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

	· · · · · · · · · · · · · · · · · · ·	•	
	The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:		
	For legal services, Debtor(s) agrees to pay and I have agreed to accept		\$3,500
	Prior to the filing of this Statement, Debtor(s) has paid and I have received		\$100
	The Filing Fee has been paid.	Balance Due	-\$3,400
2.	The source of the compensation paid to me was:		
	Debtor(s) Other: (specify)		

- The source of compensation to be paid to me on the unpaid balance, if any, remaining is:
 - Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- Representation of the client at the first scheduled meeting of creditors.
- Advice as required.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Jason A Kara 07/16/2009 Dated:

> Attorney Name: Jason A Kara LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: 6294371

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Robert Palmatier, and Betty Palmatier, Debtors

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 07/16/2009 /s/ James Robert Palmatier

James Robert Palmatier

X Date & Sign

Dated: 07/16/2009 /s/ Betty Palmatier

Betty Palmatier

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:

Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

James Robert Palmatier and Betty Palmatier, Debtors

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

In re

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ James Robert Palmatier Sign & Date 07/16/2009 Dated: Here James Robert Palmatier /s/ Betty Palmatier 07/16/2009 Sign & Date Dated: **Betty Palmatier** Here /s/ Jason A Kara 07/16/2009 Dated: Attorney: Jason A Kara Bar No: 6294371

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